

IN RE:

SCOTT A. TREADWELL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24220

Chapter 13

Related to: Document No. 111

ENTERED BY DEFAULT

ORDER OF COURT

AND NOW, this 14th day of April, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

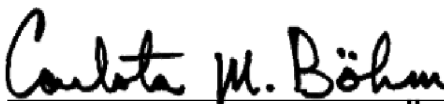
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED
4/14/25 8:22 am
CLERK
U.S. BANKRUPTCY
COURT - WDP


Carlota M. Böhm
United States Bankruptcy Judge

In re:
Scott A. Treadwell
Debtor

Case No. 19-24220-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

Recip ID	Recipient Name and Address
db	+ Scott A. Treadwell, 4435 Marywood Drive, Monroeville, PA 15146-1325
15148885	Asset Recovery Solutions, 220 E. Devon Avenue, Des Plaines, IL 60018
15148888	Bob's Furniture, c/o Wells Fargo Bank NA, PO Box 711118, Charlotte, NC 28272
15171043	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15148902	+ Honorable Linda Inez Zucco, 10101 Saltsburg Road, Pittsburgh, PA 15239-2156
15148905	+ Mariner Finance, LLC, 1800 Golden Mile Highway, Suite 102, Pittsburgh, PA 15239-2893
15148921	+ Tracy L. Treadwell, 140 LaVale Drive, Monroeville, PA 15146-2947
15148922	+ Tracy Treadwell, 140 Lavale Drive, Apt. G-12, Monroeville, PA 15146-2933

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Apr 15 2025 01:10:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Lakeview Loan Servicing, LLC, P.O. Box 619096, Dallas, TX 75261-9096
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 15 2025 01:31:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148882	+ Email/Text: clientservices@sourcerm.com	Apr 15 2025 01:11:00	ADT, c/o SRM, PO Box 4068, Greensboro, NC 27404-4068
15148883	+ Email/Text: amscbankruptcy@adt.com	Apr 15 2025 01:11:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
15148884	^ MEBN	Apr 15 2025 01:08:17	Alleghney Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15148886	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 15 2025 01:09:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15148887	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 15 2025 01:09:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15148889	+ Email/Text: rm-bknotices@bridgecrest.com	Apr 15 2025 01:11:00	Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
15177503	Email/Text: bnc-thebureaus@quantum3group.com	Apr 15 2025 01:10:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15148892	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:31:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15148891	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:31:14	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

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15148890	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:42:45	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15156484	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 15 2025 01:20:12	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15148894	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:57	Citibank, PO Box 6217, Sioux Falls, SD 57117-6217
15148895	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:54	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15148896	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 15 2025 01:11:00	Credit Collection Service, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918
15148898	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 15 2025 01:20:11	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15148897	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 15 2025 01:20:46	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15178983	+ Email/Text: kburkley@bernsteinlaw.com	Apr 15 2025 01:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15173042	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 15 2025 01:09:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15148899	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 15 2025 01:11:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15148901	Email/Text: Bankruptcy@Freedommortgage.com	Apr 15 2025 01:09:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15148900	Email/Text: bnc-bluestem@quantum3group.com	Apr 15 2025 01:11:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15256489	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 15 2025 01:10:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15152672	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15148903	Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:14	LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15148904	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 15 2025 01:31:43	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15148906	+ Email/Text: bankruptcy@marinerfinance.com	Apr 15 2025 01:09:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15148908	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 01:10:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15148907	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 01:10:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
15178455	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 01:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15457340	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 15 2025 01:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15148911	+ Email/PDF: cbp@omf.com	Apr 15 2025 01:20:56	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15148909	+ Email/PDF: cbp@omf.com	Apr 15 2025 01:53:01	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15148913	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:53:01	Pep Boys/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

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15148914	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 15 2025 01:11:00	Quest Diagnostic, c/o Credit Collections Services, PO Box 447, Norwood, MA 02062-0447
15148915	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:19:25	Syncb/car Care Pep B, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15150075	^ MEBN	Apr 15 2025 01:09:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148917	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:19:22	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15148916	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 15 2025 01:20:03	Synchrony Bank/ JC Penneys, PO Box 965007, Orlando, FL 32896-5007
15148918	+ Email/Text: bnc-thebureaus@quantum3group.com	Apr 15 2025 01:10:00	The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2757
15148919	+ Email/Text: bnc-thebureaus@quantum3group.com	Apr 15 2025 01:10:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15148920	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 15 2025 01:20:54	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15176044	Email/Text: BNCnotices@dcmservices.com	Apr 15 2025 01:10:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148924	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 15 2025 01:10:00	US BankCorp, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15148923	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 15 2025 01:10:00	US BankCorp, Po Box 130, Hillsboro, OH 45133-0130
15176911	Email/PDF: BankruptcynticesCCSBKOperations@wellsfargo.com	Apr 15 2025 01:20:21	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15646130	Email/Text: bankruptcynotice@westlakefinancial.com	Apr 15 2025 01:10:00	Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
15148893	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15148912	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15148910	*+	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
15672343	*+	Westlake Financial Services, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Scott A. Treadwell julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lily Christina Calkins	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com lilychristinacalkins@gmail.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 13